

Information to identify the case:

Debtor 1	<u>Michele Katz</u>	Social Security number or ITIN	xxx-xx-2209
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-22163-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michele Katz

10/5/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michele Katz
 Debtor

Case No. 17-22163-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Oct 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2017.

db
 516880999 +Michele Katz, 8 Belle Terre Drive, Englishtown, NJ 07726-4523
 +Citibank/Exxon Mobile, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 516881002 +Philip Katz, 8 Belle Terre Drive, Manalapan, NJ 07726-4523
 516881003 +Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934
 516881004 +State of NJ HESAA, 4 Quakerbridge Plaza, Trenton, NJ 08619-1241
 516881005 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 05 2017 22:55:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 05 2017 22:55:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516880995 +EDI: CITICORP.COM Oct 05 2017 22:33:00 At&T Universal Citi Card, Po Box 6500,
 Sioux Falls, SD 57117-6500
 516880996 +EDI: BANKAMER.COM Oct 05 2017 22:33:00 Bank Of America, Nc4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
 516880997 +EDI: CHASE.COM Oct 05 2017 22:33:00 Chase Card, Attn: Correspondence, Po Box 15298,
 Wilmington, DE 19850-5298
 516880998 +EDI: CHASE.COM Oct 05 2017 22:33:00 Chase Card Services, Correspondence Dept,
 Po Box 15278, Wilmington, DE 19850-5278
 516881000 +EDI: CBSKOHL.COM Oct 05 2017 22:33:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 516881001 +E-mail/Text: bnc@nordstrom.com Oct 05 2017 22:54:27 Nordstrom Fsb, Correspondence,
 Po Box 6555, Englewood, CO 80155-6555
 516881006 +EDI: WFFC.COM Oct 05 2017 22:33:00 Wells Fargo, P.O. Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
 BSharer@SharerPBS.com;nj83@ecfcbis.com
 Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
 Denise E. Carlson on behalf of Creditor RoundPoint Mortgage Servicing Corporation
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Lawrence W. Luttrell on behalf of Debtor Michele Katz larryluttrell@lwlpc.com,
 renee@lwlpc.com;cathylee@lwlpc.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5